

# 2005 Health Plan Insurance *Rates*

Effective January 1, 2005

See the category that applies to you. Metro pays about 75% of the cost of your medical and dental coverage. You pay the rest. The vision plan and long-term care insurance are optional. You pay the full cost of this coverage at group rates. Group rates are generally lower than individual rates.

Monthly Medical Plan Rates	Coverage Level	BC/BS PPO	CIGNA HMO	HealthSpring HMO	HealthSpring Alternative
	Single (pensioner or dependent only) without Medicare	\$111.00	\$101.48	\$91.24	N/A
	Family	278.00	246.78	223.50	N/A
	Pensioner with Medicare	64.00	45.96	24.74	17.24
	Pensioner and Spouse both with Medicare	123.00	111.48	49.50	34.50
	Pensioner without Medicare, Spouse with Medicare	173.00	136.08	115.98	108.48
	Pensioner with Medicare, Spouse without Medicare	173.00	136.08	115.98	108.48
	Pensioner with Medicare and Child(ren) without Medicare	123.00	136.08	58.96	51.46
	Pensioner Split <sup>1</sup>	167.00	145.30	132.26	132.26
	Pensioner, Spouse and Child(ren) all with Medicare	183.00	111.48	83.70	68.70

Monthly Dental Plan Rates	Single	Family
	\$0.00 (Metro pays 100%)	\$31.84

Monthly Vision Plan Rates <sup>2</sup>	Single	Family	Split <sup>1</sup>
	\$5.30	\$10.76	\$5.46

Long-Term Care Insurance Rates <sup>2</sup>	Contact Prudential at <a href="http://www.prudential.com/insurance/life/ltc">www.prudential.com/insurance/life/ltc</a> or call 800-732-0416.
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<sup>1</sup> Split coverage is available to Metro pensioners and employees who: 1) are married to a Metro pensioner or employee, 2) are enrolled in the same Metro medical and/or vision plan as their spouse, and 3) enroll dependent child(ren) in the plan(s). (All three requirements must be met.)

<sup>2</sup> The vision plan and long-term care insurance are optional benefits. You pay the full cost of this coverage at group rates. Group rates are generally lower than individual rates.